

NORTHEAST BANCORP

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 2324111	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$610	\$639	4.8%		
Loans	\$393	\$375	-4.4%		
Construction & development	\$16	\$18	13.3%		
Closed-end 1-4 family residential	\$120	\$132	10.0%		
Home equity	\$23	\$25	10.1%		
Credit card	\$0	\$0			
Other consumer	\$86	\$59	-31.3%		
Commercial & Industrial	\$25	\$24	-1.7%		
Commercial real estate	\$102	\$93	-8.3%		
Unused commitments	\$69	\$62	-9.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$149	\$116	-22.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$19	\$38	97.8%		
Cash & balances due	\$9	\$72	710.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$23	\$49	109.1%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$25	\$47	82.9%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$547	\$565	3.3%		
Deposits	\$376	\$381	1.5%		
Total other borrowings	\$170	\$182	7.0%		
FHLB advances	\$54	\$51	-6.4%		
Equity					
Equity capital at quarter end	\$62	\$74	18.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$9	NA		
Performance Ratios					
Tier 1 leverage ratio	8.0%	9.7%	--		
Tier 1 risk based capital ratio	11.6%	15.7%	--		
Total risk based capital ratio	12.9%	17.0%	--		
Return on equity ¹	5.7%	5.6%	--		
Return on assets ¹	0.6%	0.6%	--		
Net interest margin ¹	3.4%	3.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	47.8%	69.1%	--		
Loss provision to net charge-offs (qtr)	123.8%	135.1%	--		
Net charge-offs to average loans and leases ¹	0.4%	0.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	3.2%	2.7%	0.0%	0.0%	--
Closed-end 1-4 family residential	2.5%	2.5%	0.1%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.9%	0.7%	0.3%	0.4%	--
Commercial & Industrial	11.4%	7.1%	0.0%	0.3%	--
Commercial real estate	3.3%	2.5%	0.1%	0.1%	--
Total loans	3.1%	2.3%	0.1%	0.1%	--